



MERIT CONTRACTORS ASSOCIATION
NEWFOUNDLAND & LABRADOR
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ST. JOHN'S, NL
A1A 4G7

2015 Hour Bank Benefit Plan

Life Insurance

- for employees.....\$70,000

Accidental Death & Dismemberment Insurance

- for employees.....\$70,000

Dependent Life Insurance

- spouse\$10,000
- child.....\$5,000

Extended Health Care

- prescription drug benefit.....80%
- overall maximum.....unlimited
- emergency out-of-country.....100%
- other health expenses (to specified limits).....100%

Vision Care

- all covered expenses.....100%
- max.....\$350 / 2 calendar years
- safety glasses.....\$150 / 2 calendar years
- max. children under 19.....\$350 / calendar year
- eye exams.....\$75 / 2 calendar years

Premium (effective January 1, 2015)

- \$1.52 per hour (no change from 2014)

Dental Care

- basic services.....80% of GP* Fee Guide
- major restorative services.....50% of GP* Fee Guide
*specialists fee guide used when applicable
- max. @ person for basic & major services
.....\$2,500 / calendar year
- orthodontic services children under 19.....50%
- orthodontic services lifetime limit.....\$2,500

Long Term Disability (LTD)

- monthly benefit.....\$2,000 per month
for first 24 months, then \$2,500 per month to age 65.
- benefits start after 120 days (17 weeks) of total
continuous disability.
- eligibility based on employee being in benefit and
actively working for a Merit member company in the
LTD program.

Employee & Family Assistance Program (EFAP)

- confidential short term counseling and information
regarding personal and work-related problems for
employees and their families; self-referral.

Best Doctors

- second opinion medical advice from a global network
of specialists

Contact us at (709) 576-3748 or merit@merit-nl.ca for further benefit plan details.